

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Charlita A. Allen
 Debtor

Case No. 16-15426-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db +Charlita A. Allen, 6057 Charles Street, Philadelphia, PA 19135-4402
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105, Doylestown, PA 18901-4872
 13769196 +Amcol Systems, 111 Lancewood Road, Columbia, SC 29210-7523
 13835577 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13769200 Children's Hospital of Philadelphia, Physician Billing - PB CHOP, Lock Box 8017, P. O. Box 8500, Philadelphia, PA 19178-8017
 13769418 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 13769203 +Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
 13769206 +Manuel R. Williams, Sr., 1135 Venango Street, Philadelphia, PA 19140-4261
 13802909 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 13769207 Midland Mortgage, P. O. Box 26648, Oklahoma City, OK 73126-0648
 13819526 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 13769212 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 13771304 +U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bealaw@verizon.net Sep 09 2017 02:31:06 BRADLY E ALLEN,
 Law Offices of Bradly Allen, 7711 Castor Avenue, Philadelphia, PA 19152
 smg E-mail/Text: bankruptcy@phila.gov Sep 09 2017 02:33:09 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 09 2017 02:31:55
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 09 2017 02:32:44 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 09 2017 02:32:17 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13769197 +EDI: LEADINGEDGE.COM Sep 09 2017 02:23:00 Bank of America,
 c/o Global Credit & Collection Corp., 5440 N. Cumberland Avenue, Ste. 300,
 Chicago, IL 60656-1486
 13769198 EDI: HFC.COM Sep 09 2017 02:23:00 Best Buy, Retail Services, P. O. Box 5893,
 Carol Stream, IL 60197-5893
 13846460 +E-mail/Text: bankruptcy@phila.gov Sep 09 2017 02:33:09
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
 13769199 EDI: CAPITALONE.COM Sep 09 2017 02:23:00 Capital One, P. O. Box 30285,
 Salt Lake City, UT 84130-0285
 13776586 EDI: CAPITALONE.COM Sep 09 2017 02:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13769201 +E-mail/Text: bankruptcy@phila.gov Sep 09 2017 02:33:09 City Of Philadelphia/Dept Of Revenue,
 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1617
 13769202 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Sep 09 2017 02:33:35
 Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899
 13769204 EDI: WFNNB.COM Sep 09 2017 02:23:00 HSN/Comenity Capital Bank, Bankruptcy Department,
 P. O. Box 183043, Columbus, OH 43218-3043
 13769205 +EDI: TSYS2.COM Sep 09 2017 02:23:00 Macy's, Attn: Bankruptcy Dept., P. O. Box 8053,
 Mason, OH 45040-8053
 13769208 EDI: NAVIENTFKASMSERV.COM Sep 09 2017 02:23:00 Navient, P. O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 13783121 EDI: NAVIENTFKASMGUAR.COM Sep 09 2017 02:23:00 Navient Solutions, Inc. on behalf of,
 United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,
 Wilkes Barre, PA 18773-9430
 13769209 EDI: WFNNB.COM Sep 09 2017 02:23:00 New York & Company/Comenity, Attn: Bankruptcy Dept.,
 P. O. Box 182125, Columbus, OH 43218-2125
 13825635 EDI: PRA.COM Sep 09 2017 02:23:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13790380 +E-mail/Text: bankruptcynotices@psecu.com Sep 09 2017 02:33:39 PSECU, PO BOX 67013,
 HARRISBURG, PA 17106-7013
 13769210 +E-mail/Text: bankruptcypgroup@peco-energy.com Sep 09 2017 02:31:25 Peco Energy,
 Bankruptcy Unit, 2301 Market St., Philadelphia, PA 19103-1338
 13769211 E-mail/Text: bankruptcynotices@psecu.com Sep 09 2017 02:33:39
 Pennsylvania State Employees C.U., P. O. Box 67013, Harrisburg, PA 17106-7013
 13774973 EDI: Q3G.COM Sep 09 2017 02:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13778451 E-mail/PDF: RACBANKRUPTCY@BANDT.COM Sep 09 2017 02:36:36 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 13769213 +E-mail/PDF: RACBANKRUPTCY@BANDT.COM Sep 09 2017 02:36:36 Regional Acceptance Corporation,
 P. O. Box 830913, Birmingham, AL 35283-0913
 13769214 EDI: WFNNB.COM Sep 09 2017 02:23:00 Victorias Secret, Comenity Bank - Bankruptcy Dept.,
 P. O. Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

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Form ID: 309A

Page 2 of 2
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2017 at the address(es) listed below:

BRADLY E ALLEN on behalf of Debtor Charlita A. Allen bealaw@verizon.net
DENISE ELIZABETH CARLON on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor MIDFIRST BANK C/O MIDLAND MORTGAGE
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
THOMAS I. PULEO on behalf of Creditor MIDFIRST BANK C/O MIDLAND MORTGAGE
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Charlita A. Allen	Social Security number or ITIN	xxx-xx-4901
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	-----
		EIN	-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 7/30/16
Case number:	16-15426-jkf	Date case converted to chapter	7 8/30/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Charlita A. Allen	
2. All other names used in the last 8 years	aka Charlita A. Lee	
3. Address	6057 Charles Street Philadelphia, PA 19135	
4. Debtor's attorney Name and address	BRADLY E ALLEN Law Offices of Bradly Allen 7711 Castor Avenue Philadelphia, PA 19152	Contact phone (215) 725-4242 Email: bealaw@verizon.net
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M.</u> <u>Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 9/8/17
7. Meeting of creditors	October 5, 2017 at 10:30 AM	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 12/4/17 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	